



Order Filed on November 4, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**
Caption in compliance with D.N.J. LBR 9004-1(b)

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*Attorneys for Wilmington Savings Fund Society,
FSB, as Owner Trustee of the Residential Credit
Opportunities Trust V-E*

In Re:

Justin M. Peters and Meghan E. Peters,

Debtors.

Chapter: 13

Case No. 20-10344 (CMG)

Hearing: October 6, 2021

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION FOR RELIEF FROM
THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: November 4, 2021

A handwritten signature in cursive script, reading "Christine M. Gravelle", written in black ink.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: Wilmington Savings Fund Society, FSB, as Owner Trustee
of the Residential Credit Opportunities Trust V-E

Applicant's Counsel Hill Wallack LLP - Elizabeth K. Holdren Esq.

Debtor's Counsel George E. Veitengruber, III, Esq.

Property Involved ("Collateral"): 103 Mary Street, Bordentown, NJ 08505

Relief sought:

- ☒ Motion for Relief from Stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 3 monthly payments for July 1, 2021 through September 1, 2021 in the amount of \$1,563.07 each, for a total of \$4,689.21, less suspense balance of \$1,523.89, for a total amount due of \$3,165.32.

Total Arrearages Due: \$3,165.32.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on October 1, 2021, regular post-petition monthly mortgage payments shall continue to be made in the amount of \$1,563.07 or pursuant to any future Notice of Payment Change duly filed by Secured Creditor.
- Beginning on October 1, 2021, additional monthly cure payments shall be made in the amount of \$791.33 for 4 months.

3. All payments to the Secured Creditor shall be made to the following address:

FCI Lender Services, Inc.
P.O. Box 28720
Anaheim Hills, CA 92809

4. In the event of Default:

☒ In the event Debtor fails to make the regular monthly payments or the additional cure payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorney's fees of \$500.00 and costs of \$188.00.

The fees and costs are payable through the Chapter 13 Plan.

In re:
Justin M. Peters
Meghan E. Peters
Debtors

Case No. 20-10344-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 04, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Justin M. Peters, Meghan E. Peters, 103 Mary Street, Bordentown, NJ 08505-1813

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Wilmington Savings Fund Society FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-E eholdren@hillwallack.com, jhanley@hillwallack.com;hwbnkj@hillwallack.com;eholdren@ecf.courtdrive.com
George E Veitengruber, III	on behalf of Joint Debtor Meghan E. Peters bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
George E Veitengruber, III	on behalf of Debtor Justin M. Peters bankruptcy@veitengruberlaw.com knapolitano15@gmail.com

District/off: 0312-3

User: admin

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Date Rcvd: Nov 04, 2021

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6